

WHAT IS CLAIMED IS:

- Sub A1* 1. An interactive wagering system for off-track wagering on races, comprising:
- a data facility that receives racing data and provides said racing data with video signals on at least one television channel;
 - a user terminal comprising:
 - input means for receiving said video signals and said racing data,
 - means for separating said racing data from said video signals,
 - a monitor,
 - display and control circuitry for displaying said racing data on said monitor,
 - user input means for receiving wager data, and
 - transaction data communication circuitry that transmits said wager data; and
 - a wagering facility for maintaining a wagering account for said user, wherein said wagering facility:
 - receives said wager data from said transaction data communication circuitry corresponding to a wager to be placed by a user;
 - adjusts said wagering account to reflect the results of said wager; and
 - transmits said racing data to said data facility.
2. The system of claim 1 wherein said user terminal further comprises means for allowing the user to interactively control the display of said racing data.

3. The system of claim 1 wherein said transaction data communication circuitry comprises means for transmitting and receiving transaction data over a telephone network.

4. The system of claim 1 wherein said data facility includes a cable headend facility for receiving said racing data and providing said racing data to said user terminal.

5. The system of claim 4 wherein said cable headend facility includes means for transmitting said racing data to said user terminal on a sideband.

6. The system of claim 1 wherein said wagering facility includes a totalisator for receiving said wager data.

7. The system of claim 6 wherein said totalisator further comprises means for levying a transaction fee when the user initiates a predetermined transaction.

8. The system of claim 6 wherein said totalisator further comprises:
means for receiving requests from said user terminal for account balance information; and
means for providing said account balance information to said user terminal.

9. The system of claim 8 wherein said to totalisator further comprises:
means for receiving a personal identification code; and

means for verifying said personal identification code matches an authorized code.

10. The system of claim 1 wherein said data facility includes a data concentrator for receiving racing data from said wagering facility and from at least one supplemental source of racing data.

11. The system of claim 1 wherein said monitor is a television set having a tuner for tuning to a desired television channel.

12. The system of claim 1 wherein said user terminal further comprises:

means for receiving a personal identification code input by the user; and

a smart card interface for receiving smart cards, the user terminal verifying that the user is authorized to place wagers based on comparison of said personal identification code to a prestored personal identification code on said smart card.

13. The system of claim 1 wherein said user terminal further comprises:

means for presenting on said monitor a menu option of selecting a racetrack for which it is desired to place wagers;

means for presenting on said monitor a menu option of selecting a race for which it is desired to place wagers;

means for presenting on said monitor a menu option of selecting a wager amount;

means for presenting on said monitor a menu option of selecting a wager type; and

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means for presenting on said monitor a menu option of selecting runners.

14. The system of claim 1 wherein said user terminal further comprises means for presenting news and information on said monitor.

15. The system of claim 14 wherein said means for presenting news and information further comprises means for presenting a racing simulcast schedule on said monitor.

16. The system of claim 1 wherein said user terminal further comprises means for presenting racing odds on said monitor.

17. The system of claim 1 wherein said user terminal further comprises means for presenting racing pools on said monitor.

18. The system of claim 1 wherein said user terminal further comprises means for presenting racing payoffs on said monitor.

19. The system of claim 1 wherein said user terminal further comprises means for presenting odds for exacta wagers on said monitor.

20. The system of claim 1 wherein said user terminal further comprises means for presenting odds in a percentile format.

21. The system of claim 1 wherein said user terminal further comprises means for presenting handicapping data on said monitor.

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22. The system of claim 21 wherein said handicapping information comprises handicapping information selected from the group consisting of: snapshot power ratings, speed-class ratings, pace ratings, and jockey/trainer information.

23. The system of claim 1 wherein said user terminal further comprises means for presenting race results on said monitor.

24. The system of claim 1 wherein said user terminal further comprises means for presenting weather conditions on said monitor.

25. The system of claim 1 wherein said user terminal further comprises means for presenting a queue of wagers to be placed on said monitor.

26. The system of claim 1 wherein said user terminal further comprises means for simultaneously presenting on said monitor both racing odds and monetary wager amounts from which to choose.

27. The system of claim 1 further comprising means for limiting the amount of said racing data that is transmitted to said user terminal such that only selected racetracks, races, wager types, and wager amounts can be presented on said monitor.

28. The system of claim 1 further comprising means for transmitting a predetermined authorization code with a predetermined set of said racing data so that only those user terminals that have an authorization code that matches said predetermined

authorization code may use said predetermined set of said racing data.

29. The system of claim 1 further comprising means for monitoring the usage of said user terminal.

30. The system of claim 1 further comprising means for allowing selection of a desired racetrack from a map menu.

31. The system of claim 1 wherein said user input means comprises a voice-actuated controller.

32. The system of claim 1 further comprising means for allowing said user to interactively place an order for merchandise.

33. The system of claim 1 further comprising:

means for presenting a plurality of menu layers on said monitor, said user moving through said menu layers by making menu selections; and

means for presenting a hot button on said monitor to allow said user to move through said menu layers more quickly than would be possible without said hot button.

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34. The system of claim 1 further comprising the steps of:

receiving a smart card with a smart card interface connected to said user terminal; and
storing wagering transaction data on said smart card.

Sub a2 35. A method of interactive wagering on races using an off-track wagering system, comprising the steps of:

- transmitting racing data from a wagering facility;
- receiving said racing data with a data facility;
- providing with said data facility on at least one television channel said racing data and video signals;
- receiving said video signals and said racing data with a user terminal;
- separating said racing data from said video signals with said user terminal;
- displaying said racing data on a monitor with said user terminal;
- receiving wager data corresponding to wagers to be placed by a user with said user terminal;
- maintaining a wagering account for the user at said wagering facility;
- transmitting said wager data to said wagering facility;
- receiving said wager data from said transaction data communication circuitry at said wagering facility; and
- adjusting said wagering account after a race to reflect the results of said race.

36. The method of claim 35 further comprising the step of allowing the user to interactively control the display of said racing data.

37. The method of claim 35 further comprising the steps of:

transmitting transaction data over a telephone network; and

receiving transaction data over a telephone network.

38. The method of claim 35 further comprising the steps of:

receiving said racing data with a cable headend facility; and

providing said racing data to said user terminal with a cable headend facility.

39. The method of claim 38 further comprising the step of transmitting said racing data to said user terminal on a sideband.

40. The method of claim 35 further comprising the step of receiving said wager data with a totalisator.

41. The method of claim 35 further comprising the step of levying a transaction fee when the user initiates a predetermined transaction.

42. The method of claim 40 further comprising the steps of:
receiving requests from said user terminal for account balance information; and
providing said account balance information to said user terminal.

43. The method of claim 40 further comprising the steps of:
receiving a personal identification code with said totalisator; and

verifying that said personal identification code matches an authorized code.

44. The method of claim 35 further comprising the step of receiving racing data from said wagering facility and from at least one supplemental source of racing data with a data concentrator.

45. The method of claim 35 further comprising the step of using as said monitor a television set having a tuner for tuning to a desired television channel.

46. The method of claim 35 further comprising the steps of:

receiving with said user terminal a personal identification code input by the user;

receiving a smart card with a smart card interface connected to said user terminal; and

verifying that the user is authorized to place wagers based on comparison of said personal identification code to a prestored personal identification code on said smart card.

47. The method of claim 35 further comprising the steps of:

receiving a smart card with a smart card interface connected to said user terminal; and

storing wagering transaction data on said smart card.

48. The method of claim 35 further comprising the step of:

selecting a racetrack for which it is desired to place wagers;

selecting a wager amount; selecting a race for which it is desired to place wagers; selecting a wager type; and selecting runners.

49. The method of claim 35 further comprising the step of presenting news and information on said monitor.

50. The method of claim 35 further comprising the step of presenting a racing simulcast schedule on said monitor.

51. The method of claim 35 further comprising the step of presenting racing odds on said monitor.

52. The method of claim 35 further comprising the step of presenting racing pools on said monitor.

53. The method of claim 35 further comprising the step of presenting racing payoffs on said monitor.

54. The method of claim 35 further comprising the step of presenting odds for exacta wagers.

55. The method of claim 35 further comprising the step of presenting odds in a percentile format.

56. The method of claim 35 further comprising the step of presenting handicapping data on said monitor.

57. The method of claim 56 further comprising the step of presenting handicapping data on said monitor that includes handicapping information selected from the group consisting of: snapshot power ratings, speed-class ratings, pace ratings, and jockey/trainer information.

58. The method of claim 35 further comprising the step of presenting race results on said monitor.

59. The method of claim 35 further comprising the step of presenting weather conditions on said monitor.

60. The method of claim 35 further comprising the step of presenting on said monitor a queue of wagers to be placed.

61. The method of claim 35 further comprising the step of simultaneously presenting on said monitor racing odds and monetary wager amounts from which to choose.

62. The method of claim 35 further comprising the step of limiting the amount of said racing data that is transmitted to said user terminal such that only selected racetracks, races, wager types, and wager amounts can be presented on said monitor.

63. The method of claim 35 further comprising the step of transmitting a predetermined authorization code with a predetermined set of said racing data so that only those user terminals that have an authorization code that matches said predetermined authorization code may use said predetermined set of said racing data.

64. The method of claim 35 further comprising the step of monitoring the usage of said user terminal.

65. The method of claim 35 wherein said step of receiving wager data further comprises the step of selecting a desired racetrack from a map menu.

66. The method of claim 35 wherein said step of receiving wager data further comprises the step of receiving wager data with a voice-actuated controller.

67. The method of claim 35 further comprising the step of allowing said user to interactively place an order for merchandise.

68. The method of claim 35 further comprising the steps of:
presenting a plurality of menu layers on said monitor;
allowing said user to move through said menu layers by making menu selections; and
presenting a hot button on said monitor so that said user can move through said menu layers more quickly than would be possible without said hot button.

Sub a3 69. An interactive wagering system for off-track wagering on races, comprising:

- a wagering data management facility for providing racing data and for maintaining wagering accounts for users;
- a racing data interface that receives racing data from said wagering data management facility;
- a source of racing videos;
- a video and data distribution system for receiving said racing data from said racing data interface and said racing videos from said source of racing videos, said video and data distribution system providing both said racing data and said racing videos on at least one television channel;
- a user terminal for receiving said racing data and said racing videos; and
- a monitor on which said user terminal simultaneously displays said racing data and said racing videos.

70. The system of claim 69 wherein said user terminal comprises:

- display and processing circuitry for displaying said racing data on said monitor;
- user input means for receiving wager data corresponding to wagers to be placed by a user;
- transaction data communication circuitry that transmits said wager data, wherein said wagering data management facility:
 - receives said wager data from said transaction data communication circuitry; and
 - adjusts said wagering account after a race to reflect the results of said race.

71. The system of claim 69 further comprising means for levying a transaction fee when the user initiates a predetermined transaction.

72. The system of claim 69 wherein said transaction data communication circuitry comprises means for transmitting and receiving transaction data over a telephone network.

73. The system of claim 69 wherein said wagering data management facility includes a cable headend facility for receiving said racing data and providing said racing data to said user terminal.

74. The system of claim 73 wherein said cable headend facility includes means for transmitting said racing data to said user terminal on a sideband.

75. The system of claim 69 wherein said wagering data management facility includes a totalisator for receiving said wager data.

76. The system of claim 75 wherein said totalisator further comprises:

means for receiving requests from said user terminal for account balance information; and

means for providing said account balance information to said user terminal.

77. The system of claim 69 wherein said racing data interface further comprises means for receiving racing data from at least one supplemental source of racing data.

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78. The system of claim 69 wherein said monitor is a television set having a tuner for tuning to a desired television channel.

79. The system of claim 69 wherein said user terminal further comprises:

means for presenting on said monitor a menu option of selecting a racetrack for which it is desired to place wagers;

means for presenting on said monitor a menu option of selecting a race for which it is desired to place wagers;

means for presenting on said monitor a menu option of selecting a wager amount;

means for presenting on said monitor a menu option of selecting a wager type; and

means for presenting on said monitor a menu option of selecting runners.

80. The system of claim 69 wherein said user terminal further comprises means for presenting a racing simulcast schedule on said monitor.

81. The system of claim 69 wherein said user terminal further comprises means for presenting advertising on said monitor.

82. The system of claim 69 wherein said user terminal further comprises means for presenting an interactive questionnaire on said monitor.

83. The system of claim 69 wherein said user terminal further comprises means for simultaneously displaying on said monitor both racing data and advertising video clips.

84. The system of claim 69 wherein said user terminal further comprises means for presenting racing odds, pools, predicted payoffs, and actual payoffs on said monitor.

85. The system of claim 69 wherein said user terminal further comprises means for presenting odds for exacta wagers on said monitor.

86. The system of claim 69 wherein said user terminal further comprises means for presenting odds for trifecta wagers on said monitor.

87. The system of claim 69 wherein said user terminal further comprises means for presenting odds for pick-n wagers on said monitor.

88. The system of claim 69 wherein said user terminal further comprises means for presenting late changes, overweights, and scratches on said monitor.

89. The system of claim 69 further comprising means for periodically automatically updating said racing data on said monitor.

90. The system of claim 69 wherein said user terminal further comprises:

means for accepting personal power rating weights for each of a plurality of handicapping categories for a plurality of runners;

means for calculating a personal power rating for each runner based on said racing data and said personal power rating weights; and

means for displaying said personal power ratings on said monitor.

91. The system of claim 69 wherein said user terminal further comprises means for presenting race results on said monitor.

Sub B3 92. The system of claim 69 wherein said means for presenting race results further comprises means for displaying racing videos on said monitor.

93. The system of claim 69 wherein said terminal further comprises:

means for setting an alert function for a predetermined race for which it is desired to watch a racing video;

means for triggering an alarm when said predetermined race is about to be run; and

means for displaying said racing video of said predetermined race when said race is run.

94. The system of claim 69 wherein said user terminal further comprises:

a video recorder; and

means for setting said video recorder to record a predetermined one of said racing videos.

95. The system of claim 69 further comprising:

a bank facility at which bank accounts are maintained; and

means for communicating to said bank facility requests from said user terminals to transfer funds from at least one of said bank accounts at said

bank facility to at least one of said wagering accounts at said wagering data management facility.

96. The system of claim 69 wherein said user terminal further comprises means for simultaneously displaying on said monitor both racing odds for a predetermined race and a corresponding racing video for said predetermined race.

97. The system of claim 69 wherein said user terminal further comprises means for simultaneously displaying on said monitor both available monetary wager amounts for a predetermined race and a corresponding racing video for said predetermined race.

98. The system of claim 69 wherein said user terminal further comprises means for simultaneously displaying on said monitor both available wager types for a predetermined race and a corresponding racing video for said predetermined race.

99. The system of claim 69 wherein said user terminal further comprises means for simultaneously displaying on said monitor both runners to be selected for wagering on a predetermined race and a corresponding racing video for said predetermined race.

Sub a4) 100. A method of interactive wagering on races using an off-track wagering system, comprising the steps of:

providing racing data with a wagering data management facility;

maintaining a wagering account for a user with said wagering data management facility;

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receiving racing data from said wagering data management facility with a racing data interface; supplying racing videos; receiving both said racing data from said racing data interface and said racing videos with a video and data distribution system; providing with said video and data distribution system both said racing data and said racing videos on at least one television channel; receiving said racing data and said racing videos with a user terminal; and simultaneously displaying said racing data and said racing videos on a monitor with said user terminal.

101. The method of claim 100 further comprising the steps of:

displaying said racing data on said monitor with said user terminal;

receiving wager data with said user terminal corresponding to wagers to be placed by said user;

transmitting said wager data from said user terminal to said wagering data management facility;

receiving said wager data from said user terminal with said wagering data management facility; and

adjusting said wagering account after a race to reflect the results of said race.

102. The method of claim 100 further comprising the step of levying a transaction fee when the user initiates a predetermined transaction.

103. The method of claim 100 further comprising the steps of transmitting and receiving transaction data over a telephone network.

104. The method of claim 100 further comprising the steps of:

receiving said racing data and said race videos with a cable headend facility; and

providing said racing data and said racing videos to said user terminal.

105. The method of claim 104 further comprising the step of transmitting said racing data to said user terminal on a sideband.

106. The method of claim 100 further comprising the step of receiving said wager data with a totalisator.

107. The method of claim 106 further comprising the steps of:

receiving requests from said user terminal for account balance information; and

providing said account balance information to said user terminal.

108. The method of claim 100 further comprising the step of receiving racing data with said racing data interface from at least one supplemental source of racing data.

109. The method of claim 100 further comprising the step of using as said monitor a television set having a tuner for tuning to a desired television channel.

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110. The method of claim 100 further comprising the steps of:

presenting on said monitor a menu option of selecting a racetrack for which it is desired to place wagers;

presenting on said monitor a menu option of selecting a race for which it is desired to place wagers;

presenting on said monitor a menu option of selecting a wager amount;

presenting on said monitor a menu option of selecting a wager type; and

presenting on said monitor a menu option of selecting runners.

111. The method of claim 100 further comprising the step of presenting a racing simulcast schedule on said monitor.

112. The method of claim 100 further comprising the step of presenting advertising on said monitor.

113. The method of claim 100 further comprising the step of presenting an interactive questionnaire on said monitor.

114. The method of claim 100 further comprising the step of simultaneously displaying on said monitor both racing data and advertising video clips.

115. The method of claim 100 further comprising the step of presenting racing odds, pools, predicted payoffs, and actual payoffs on said monitor.

116. The method of claim 100 further comprising the step of presenting odds for exacta wagers on said monitor.

117. The method of claim 100 further comprising the step of presenting odds for trifecta wagers on said monitor.

118. The method of claim 100 further comprising the step of presenting odds for pick-n wagers on said monitor.

119. The method of claim 100 further comprising the step of presenting late changes, overweights, and scratches on said monitor.

120. The method of claim 100 further comprising the step of periodically automatically updating said racing data on said monitor.

121. The method of claim 100 further comprising the steps of:

accepting personal power rating weights for each of a plurality of handicapping categories for a plurality of runners;

calculating a personal power rating for each runner based on said racing data and said personal power rating weights; and

displaying said personal power ratings on said monitor.

122. The method of claim 100 further comprising the step of presenting race results on said monitor.

123. The method of claim 122 wherein the step of presenting race results further comprises the step of displaying racing videos on said monitor.

124. The method of claim 100 further comprising the steps of:

 setting an alert function for a predetermined race for which it is desired to watch a racing video;

 triggering an alarm when said predetermined race is about to be run; and

 displaying said video of said predetermined race when said race is run.

125. The method of claim 100 further comprising the step of setting a video recorder to record a predetermined one of said racing videos.

126. The method of claim 100 further comprising the step of communicating to a bank facility at which bank accounts are maintained requests from said user terminals to transfer funds from at least one of said bank accounts at said bank facility to at least one of said wagering accounts at said wagering data management facility.

127. The method of claim 100 further comprising the step of simultaneously displaying on said monitor both racing odds for a predetermined race and a corresponding racing video for said predetermined race.

128. The method of claim 100 further comprising the step of simultaneously displaying on said monitor both available monetary wager amounts for a predetermined race and a corresponding racing video for said predetermined race.

129. The method of claim 100 further comprising the step of simultaneously displaying on said monitor both available wager types for a predetermined race and a corresponding racing video for said predetermined race.

130. The method of claim 100 further comprising the step of simultaneously displaying on said monitor both runners to be selected for wagering on a predetermined race and a corresponding racing video for said predetermined race.

Sub a5 131. An off-track user terminal for operation with an interactive racing wagering system having a wagering facility at which a wagering account of a user is maintained, said wagering facility providing racing data to a data facility that provides said user terminal with said racing data and video signals on at least one television channel, said wagering facility receiving wager data from said user terminal corresponding to a wager, said wagering facility adjusting said wagering account after a race to reflect the results of said race based on said wager, said user terminal comprising:

input means for receiving said video signals and said racing data;

means for separating said racing data from said video signals;

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a monitor;
display and control circuitry for
displaying said racing data on said monitor;
user input means for receiving said
wager data; and
transaction data communication circuitry
that transmits said wager data to said data facility.

132. An off-track user terminal for operation
with an interactive racing wagering system having a
wagering data management facility for providing racing
data and for maintaining a wagering account for a user,
a racing data interface that receives racing data from
said wagering data management facility, a source of
racing videos, a video and data distribution system for
receiving said racing data from said racing data
interface and said racing videos from said source of
racing videos, said video and data distribution system
providing both said racing data and said racing videos
on at least one television channel, and a monitor, said
user terminal comprising:

means for receiving said racing data and
said racing videos on said at least one television
channel;

means for simultaneously displaying said
racing data and said racing videos on said monitor;

user input means for receiving wager
data corresponding to wagers to be placed by a user;
and

transaction data communication circuitry
that transmits said wager data to said wagering data
management facility.